

**DEPARTMENT OF INSURANCE**

ADMINISTRATION &amp; LICENSING SERVICES BRANCH

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LIC 446-8 (Rev 01/08)

**PRELICENSING PROGRAM REQUIREMENTS****Prelicensing Education**

All applicants for the following license types must complete the listed classroom hours of prelicensing education prior to applying for a license. The course on Ethics and the California Insurance Code must only be taken once; therefore, applicants applying for more than one license type need not repeat the Ethics and Code course.

| <b>License Type</b>                        | <b>Required Hours of General Insurance</b> | <b>Required Hours of Ethics and California Insurance Code</b> |
|--|--|---|
| Fire and Casualty Broker-Agent             | 40   | 12  |
| Life Only Agent                            | 20   | 12  |
| Accident and Health Agent                  | 20   | 12  |
| Personal Lines Broker-Agent                | 20   | 12  |
| Limited Lines Automobile Insurance Agent   | 20   | 12  |
| Bail Agent, Bail Permittee, Bail Solicitor | 12   | Included in General Insurance Course                          |

**Exemptions from general insurance prelicense classroom courses:**

1. A new California resident applicant who had a current license in another state and completed 40 or 20 hours of prelicensing education for each license held in that state, or;
2. An applicant for a license holding one or more of the following designations:

| <b>Designation</b>                               | <b>Applicable license types</b>   |
|--|---|
| LUTCF (Life Underwriter Training Council Fellow) | Life Only Agent, Accident and Health Agent  |
| CLU (Chartered Life Underwriter)                 | Life Only Agent, Accident and Health Agent  |
| AAI (Accredited Advisor in Insurance)            | Personal Lines Broker-Agent, Fire and Casualty Broker-Agent, Limited Lines Automobile Agent |
| CPCU (Chartered Property Casualty Underwriter)   | Personal Lines Broker-Agent, Fire and Casualty Broker-Agent, Limited Lines Automobile Agent |
| CIC (Certified Insurance Counselor)              | Personal Lines Broker-Agent, Fire and Casualty Broker-Agent, Limited Lines Automobile Agent |

3. If any of the above exemptions are met, the applicant still must complete the 12-hour Ethics and California Insurance Code course.
4. There is no prelicense exemption for Bail Agent applicants.